What is claimed is:

- 1. A remote access based gaming system, comprising:
 - a wireless network;
 - a first remote user terminal; and
 - a data center that includes an application server,

the first remote user terminal configured to transmit toward the application server a first gaming SMS text message, the application server configured to transmit toward the first remote user terminal a second gaming SMS text message, wherein the first and second gaming SMS text messages are transmitted via the wireless network.

- 2. The system of claim 1, wherein the first and second gaming SMS text messages relate to an enriched graphics lottery game.
- 3. The system of claim 1, wherein the first remote user terminal is a cellular telephone.
- 4. The system of claim 1, wherein the first gaming SMS text message includes a request for a particular one of a plurality of lottery games, the request based on a user input inputted into the first remote user terminal, and wherein the application server is configured to transmit the second gaming SMS text message in response to the request.
- 5. The system of claim 1, further comprising:
- a translator configured to convert a data between a Java transaction object format and an SMS text message format,

the first and the second gaming SMS text messages each configured to be converted from the Java transaction object format to the SMS text message format for the transmission over the wireless network, and to be reconverted to the Java transaction object format subsequent to the transmission over the wireless network.

- 6. The system of claim 5, wherein the conversion includes a first translation between the Java transaction object format and a binary message format, a second translation between the binary message format and an ASCII text message format, and a third translation between the ASCII text message format and the SMS text message format.
- 7. The system of claim 1, further comprising: a second remote user terminal;

an aggregator configured to receive the first gaming SMS text message from the first remote user terminal, to receive a third gaming SMS text message from the second remote user terminal, to correspondingly route the second gaming SMS text message toward the first remote user terminal, and to correspondingly route a fourth gaming SMS text message toward the second remote user terminal.

8. The system of claim 1, wherein the data center includes a database configured to store a first account record for the first remote user terminal, to debit a first amount from the first account record when the application server transmits a first lottery game, to debit the first amount from the first account record when the application server transmits a second lottery game, to credit a second amount to the first account record when the first lottery game is played and is a winning lottery game, to credit the second amount to the first account record when the

second lottery game is played and is a winning lottery game, and to compute and record a balance in the first account record in accordance with the first and second amounts, the first and second amounts variable in accordance with the first and second lottery games.

- 9. The system of claim 1, wherein the data center includes a database configured to store a first account record for a user, to debit a first amount from the first account record when the application server transmits a first lottery game, to debit the first amount from the first account record when the application server transmits a second lottery game, to credit a second amount to the first account record when the first lottery game is played and is a winning lottery game, to credit the second amount to the first account record when the second lottery game is played and is a winning lottery game, and to compute and record a balance in the first account record in accordance with the first and second amounts, the first and second amounts variable in accordance with the first and second lottery games.
- 10. The system of claim 8, further comprising: a second remote user terminal, the database configured to store a second account record for the second remote user terminal,

wherein the first remote user terminal is configured to request the first lottery game, and to indicate, after at least one user plays the first lottery game, one of a share distribution and a contribution percentage,

the database configured to debit a first portion of the first amount from the first account record, to debit a second portion of the first amount from the second account record, to credit a first portion of the second amount to the first account record, and to credit a second portion of the second amount to the second

account record,

the portions computed in accordance with the one of the share distribution and the contribution percentage.

- 11. The system of claim 8, wherein the data center is configured to transfer funds, in accordance with the balance, at least one of into and out of a financial entity associated with the first account record.
- 12. The system of claim 1, wherein the first and second gaming SMS text messages relate to an electronic lottery ticket for a future drawing.
- 13. The system of claim 12, wherein the application server is configured to transmit, subsequent to the drawing, a follow-up win-loss notice toward the first remote user terminal.
- 14. The system of claim 12, wherein the application is configured to transmit toward the first remote user terminal an entry confirmation.
- 15. The system of claim 12, wherein the first gaming SMS text message includes a series of numbers for the drawing.
- 16. The system of claim 12, wherein the first gaming SMS text message includes a drawing date of the drawing.
- 17. The system of claim 13, wherein the follow-up win-loss notice is in the form of a notice of a result of the drawing, the first remote terminal configured to compare the result with a user lottery number, and to determine one of a win and a loss based on

the comparison.

- 18. The system of claim 17, wherein the first remote terminal is configured to determine a win amount based on the comparison.
- 19. The system of claim 17, wherein the first remote terminal is configured to determine a win type based on the comparison.
- 20. The system of claim 13, wherein the follow-up win-loss notice indicates a win amount.
- 21. The system of claim 13, wherein the follow-up win-loss notice indicates a win type.
- 22. The system of claim 8, further comprising:

a second remote user terminal, the database configured to store a second account record for the second remote user terminal,

wherein a first user input is entered into the first remote user terminal, a second user input is entered into the second remote user terminal, and the first and second remote user terminals are configured to collectively request the first lottery game based on the first and second user inputs,

the database configured to debit a first portion of the first amount from the first account record, to debit a second portion of the first amount from the second account record, to credit a first portion of the second amount to the first account record, and to credit a second portion of the second amount to the second account record.

23. The system of claim 22, wherein the portions are computed on the basis of a

contribution percentage of the first and the second remote user terminals to the first lottery game.

- 24. The system of claim 22, wherein the first and second remote user terminals indicate to the database a share distribution, the portions computed in accordance with the share distribution.
- 25. The system of claim 1, wherein the application server includes a plurality of application servers.
- 26. The system of claim 1, wherein the first and second gaming SMS text messages relate to an instant win lottery game.
- 27. The system of claim 26, wherein the instant win lottery game is a simulated scratch-off lottery game.
- 28. A method for remote access game playing, comprising:

wirelessly transmitting, from a first remote user terminal toward an application server, a first gaming SMS text message; and

wirelessly transmitting, from the application server toward the first remote user terminal, a second gaming SMS text message.

- 29. The method of claim 28, further comprising:
 displaying on the first remote user terminal an enriched graphics lottery game.
- 30. The method of claim 28, further comprising: inputting a request for a lottery game into a cellular telephone.

- 31. The method of claim 28, wherein the first gaming SMS text message includes a request for a particular one of a plurality of lottery games, the request based on a user input, and wherein the second gaming SMS text message is transmitted in response to the request.
- 32. The method of claim 28, further comprising:

converting a data between a Java transaction object format and an SMS text message format,

the first and second gaming SMS text messages each converted from the Java transaction object format to the SMS text message format for the wireless transmission, and reconverted to the Java transaction object format subsequent to the wireless transmission.

- 33. The method of claim 32, wherein the conversion includes translating between the Java transaction object format and a binary message format, translating between the binary message format and an ASCII text message format, and translating between the ASCII text message format and the SMS text message format.
- 34. The method of claim 28, further comprising:

receiving the first gaming SMS text message from the first remote user terminal; receiving a third gaming SMS text message from a second remote user terminal; correspondingly routing the second gaming SMS text message to the first remote user terminal; and

correspondingly routing a fourth gaming SMS text message to the second remote user terminal.

35. The method of claim 28, further comprising:

storing a first account record for the first remote user terminal;

debiting a first amount from the first account record when a first lottery game is transmitted;

debiting the first amount from the first account record when a second lottery game is transmitted;

crediting a second amount to the first account record when the first lottery game is played and is a winning lottery game;

crediting the second amount to the first account record when the second lottery game is played and is a winning lottery game;

computing a balance in accordance with the first and second amounts; and recording the balance,

the first and second amounts variable in accordance with the first and second lottery games.

36. The method of claim 28, further comprising:

storing a first account record for a user;

debiting a first amount from the first account record when a first lottery game is transmitted;

debiting the first amount from the first account record when a second lottery game is transmitted;

crediting a second amount to the first account record when the first lottery game is played and is a winning lottery game;

crediting the second amount to the first account record when the second lottery game is played and is a winning lottery game;

computing a balance in accordance with the first and second amounts; and recording the balance,

the first and second amounts variable in accordance with the first and second lottery games.

37. The method of claim 35, further comprising: storing a second account record for a second remote user terminal,

the first remote user terminal requesting the first lottery game and indicating, after at least one user plays the first lottery game, one of a share distribution and a contribution percentage,

a first portion of the first amount debited from the first account record, a second portion of the first amount debited from the second account record, a first portion of the second amount credited to the first account record, and a second portion of the second amount credited to the second account record, the portions calculated based on the one of the share distribution and the contribution percentage.

- 38. The method of claim 35, further comprising:
 transferring funds, in accordance with the balance, at least one of into and out of
 a financial entity associated with the first account record.
- 39. The method of claim 28, wherein the first and second gaming SMS text messages relate to an electronic lottery ticket for a future drawing.
- 40. The method of claim 39, further comprising: inputting a series of numbers for the drawing.
- 41. The method of claim 39, further comprising: inputting a drawing date of the drawing.

- 42. The method of claim 39, wherein an entry confirmation is transmitted toward the first remote user terminal.
- 43. The method of claim 39, wherein a follow-up win-loss notice is transmitted toward the first remote user terminal subsequent to the drawing.
- 44. The method of claim 43, wherein the follow-up win-loss notice is in the form of a notice of a result of the drawing, the first remote terminal comparing the result with a user lottery number, and determining one of a win and a loss based on the comparison.
- 45. The method of claim 44, wherein a win amount is determined based on the comparison.
- 46. The method of claim 44, wherein a win type is determined based on the comparison.
- 47. The method of claim 43, wherein the follow-up win-loss notice indicates a win amount.
- 48. The method of claim 43, wherein the follow-up win-loss notice indicates a win type.
- 49. The method of claim 35, further comprising: storing a second account record for a second remote user terminal, a first user input entered into the first remote user terminal, a second user

input entered into the second remote user terminal, the first and second remote user terminals collectively requesting the first lottery game based on the first and second user inputs, a first portion of the first amount debited from the first account record, a second portion of the first amount debited from the second account record, a first portion of the second amount credited to the first account record, and a second portion of the second amount credited to the second account record.

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- 50. The method of claim 49, further comprising:

 computing the portions on the basis of a contribution percentage of the first and second remote user terminals to the first lottery game.
- 51. The method of claim 49, further comprising: indicating in the first and second user input a share distribution; and computing the portions in accordance with the share distribution.
- 52. The method of claim 28, further comprising: displaying on the first remote user terminal an instant win lottery game.
- 53. The method of claim 52, wherein the instant win lottery game is a simulated scratch-off lottery game.
- 54. A remote access based gaming system, comprising:
 - a wireless network;
 - a first cellular telephone;
 - a second cellular telephone;
 - an aggregator;

a data center that includes an application server and a database; and a translator configured to convert a data between a Java transaction object format and a SMS text message format,

the first cellular telephone configured to transmit toward the application server a first gaming SMS text message, the application server configured to transmit toward the first cellular telephone a second gaming SMS text message, wherein the first and second gaming SMS text messages are configured to relate to an electronic lottery ticket for a future drawing and are transmitted via the wireless network,

the application server configured to transmit, subsequent to the drawing, a follow-up win-loss notice, in the form of a notice of a result of the drawing, toward the first cellular telephone,

the first cellular telephone configured to compare the result with a user lottery number, to determine one of a win and a loss based on the comparison, to determine a win amount based on the comparison, and to determine a win type based on the comparison,

the aggregator configured to receive the first gaming SMS text message from the first cellular telephone, to receive a third gaming SMS text message from the second cellular telephone, to correspondingly route the second gaming SMS text message toward the first cellular telephone, and to correspondingly route a fourth gaming SMS text message to the second cellular telephone,

the first and the second gaming SMS text messages each configured to be converted from the Java transaction object format to the SMS text message format for the transmission over the wireless network, and to be reconverted to the Java transaction object format subsequent to the transmission over the wireless network.

wherein the conversion includes a first translation between the Java

transaction object format and a binary message format, a second translation between the binary message format and an ASCII text message format, and a third translation between the ASCII text message format and the SMS text message format,

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wherein a first user input is entered into the first cellular telephone, a second user input is entered into the second cellular telephone, and the first and second cellular telephones are configured to collectively request the first lottery game based on the first and second user inputs,

wherein the first gaming SMS text message is configured to include the request, and the application server is configured to transmit the second gaming SMS text message in response to the request,

the database configured to store a first account record for the first cellular telephone and a second account record for the second cellular telephone, to debit a first portion of a first amount from the first account record when the application server transmits the first lottery game, to debit a second portion of the first amount from the second account record when the application server transmits the first lottery game, to debit the first portion of the first amount from the first account record when the application server transmits the second lottery game, to debit the second portion of the first amount from the second account record when the application server transmits the second lottery game, to credit a first portion of a second amount to the first account record when the first lottery game is played and is a winning lottery game, to credit a second portion of the second amount to the second account record when the first lottery game is played and is a winning lottery game, to credit the first portion of the second amount to the first account record when the second lottery game is played and is a winning lottery game, to credit the second portion of the second amount to the second account record when the second lottery game is played and is a winning

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lottery game, to compute and record a first balance in the first account record in accordance with the first portions of the first and second amounts, and to compute and record a second balance in the second account record in accordance with the second portions of the first and second amounts,

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the first and second amounts variable in accordance with the first and second lottery games,

the portions computed in accordance with a share distribution indicated by the first and second cellular telephones to the database,

wherein the application server includes a plurality of application servers.

55. An article of manufacture comprising a computer-readable medium having stored thereon instructions adapted to be executed by a processor, the instructions which, when executed, define a series of steps to be used to control a method for remote access game playing, the method comprising:

wirelessly transmitting, from a first remote user terminal toward an application server, a first gaming SMS text message; and wirelessly transmitting, from the application server toward the first remote user terminal, a second gaming SMS text message.